

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Rose A Harbaugh  
Debtor

Case No. 25-00790-HWV  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-1  
Date Rcvd: Apr 25, 2025

User: AutoDocket  
Form ID: pdf002

Page 1 of 3  
Total Noticed: 25

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 27, 2025:**

Recip ID	Recipient Name and Address
db	+ Rose A Harbaugh, 18 S 6th Ave, Lebanon, PA 17042-5624
5698584	+ Orlans Law Group PC, 200 Eagle Rd, Wayne, PA 19087-3115

TOTAL: 2

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
5698532	+ Email/PDF: AffirmBKNotifications@resurgent.com	Apr 25 2025 18:43:24	Affirm, Inc., Attn: Bankruptcy, 650 California St, Fl 12, San Francisco, CA 94108-2716
5698542	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Apr 25 2025 18:42:40	Cap1/kohls, Attn: Bankruptcy, Po Box 3043, Milwaukee, WI 53201-3043
5698543	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Apr 25 2025 18:42:40	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
5698546	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 25 2025 18:43:29	Citibank, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040, St Louis, MO 63179-0040
5698547	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 25 2025 18:43:53	Citibank/The Home Depot, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040, St Louis, MO 63179-0040
5698548	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Apr 25 2025 18:39:00	Comenity Bank/Maurices, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
5698549	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Apr 25 2025 18:39:00	Comenity Capital/famous, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
5698550	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Apr 25 2025 18:39:00	Comenity/Big Lots, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
5698551	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Apr 25 2025 18:39:00	ComenityCapital/Boscov, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
5698552	+ Email/Text: bankruptcy@fultonbank.com	Apr 25 2025 18:39:00	Fulton Bank N.a, Po Box 4887, Lancaster, PA 17604-4887
5698553	+ Email/Text: GenesisFS@ebn.phinsolutions.com	Apr 25 2025 18:39:00	Genesis FS Card Services, Attn: Bankruptcy, Po Box 4477, Beaverton, OR 97076-4401
5698556	Email/Text: EBN@Mohela.com	Apr 25 2025 18:39:00	Mohela, Attn: Bankruptcy, 633 Spirit Dr, Chesterfield, MO 63005
5700971	Email/Text: EBN@Mohela.com	Apr 25 2025 18:39:00	US Department of Education/MOHELA, 633 Spirit Dr., Chesterfield, MO 63005
5698555	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Apr 25 2025 18:42:48	Merrick Bank Corp, Po Box 9201, Old Bethpage, NY 11804-9001
5698583	+ Email/Text: ext_ebn_inbox@navyfederal.org	Apr 25 2025 18:39:00	Navy Federal Credit Union, Attn: Bankruptcy, Po

			Box 3302, Merrifield, VA 22119-3302
5698586	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Apr 25 2025 18:43:50	Portfolio Recovery Associates, 120 Corporate Boulevard, Norfolk, VA 23502
5698585	Email/PDF: ebnotices@pnmac.com	Apr 25 2025 18:42:49	Pennymac, P.O. Box 514387, Los Angeles, CA 90051-4387
5704454	Email/Text: bnc-quantum@quantum3group.com	Apr 25 2025 18:39:00	Quantum3 Group LLC as agent for, Concora Credit Inc., PO Box 788, Kirkland, WA 98083-0788
5698587	+ Email/PDF: ais.sync.ebn@aisinfo.com	Apr 25 2025 18:43:50	Syncb/Old Navy, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
5698588	+ Email/PDF: ais.sync.ebn@aisinfo.com	Apr 25 2025 18:42:49	Synchrony Bank/Gap, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
5698589	+ Email/PDF: ais.sync.ebn@aisinfo.com	Apr 25 2025 18:43:16	Synchrony Bank/TJX, Attn: Bankruptcy Dept, Po Box 965064, Orlando, FL 32896-5064
5698590	+ Email/PDF: ais.sync.ebn@aisinfo.com	Apr 25 2025 18:43:12	Synchrony/PayPal Credit, Attn: Bankruptcy, Po Box 965064, Orlando, FL 32896-5064
5698591	+ Email/Text: bncmail@w-legal.com	Apr 25 2025 18:39:00	Target NB, C/O Financial & Retail Services, Mailstop BT PO Box 9475, Minneapolis, MN 55440-9475

TOTAL: 23

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
5698540	*+	Affirm, Inc., Attn: Bankruptcy, 650 California St, Fl 12, San Francisco, CA 94108-2716
5698541	*+	Affirm, Inc., Attn: Bankruptcy, 650 California St, Fl 12, San Francisco, CA 94108-2716
5698533	*+	Affirm, Inc., Attn: Bankruptcy, 650 California St, Fl 12, San Francisco, CA 94108-2716
5698534	*+	Affirm, Inc., Attn: Bankruptcy, 650 California St, Fl 12, San Francisco, CA 94108-2716
5698535	*+	Affirm, Inc., Attn: Bankruptcy, 650 California St, Fl 12, San Francisco, CA 94108-2716
5698536	*+	Affirm, Inc., Attn: Bankruptcy, 650 California St, Fl 12, San Francisco, CA 94108-2716
5698537	*+	Affirm, Inc., Attn: Bankruptcy, 650 California St, Fl 12, San Francisco, CA 94108-2716
5698538	*+	Affirm, Inc., Attn: Bankruptcy, 650 California St, Fl 12, San Francisco, CA 94108-2716
5698539	*+	Affirm, Inc., Attn: Bankruptcy, 650 California St, Fl 12, San Francisco, CA 94108-2716
5698544	*+	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
5698545	*+	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
5698554	*+	Genesis FS Card Services, Attn: Bankruptcy, Po Box 4477, Beaverton, OR 97076-4401
5698557	*P++	MOHELA, CLAIMS DEPARTMENT, 633 SPIRIT DRIVE, CHESTERFIELD MO 63005-1243, address filed with court:, Mohela, Attn: Bankruptcy, 633 Spirit Dr, Chesterfield, MO 63005
5698558	*P++	MOHELA, CLAIMS DEPARTMENT, 633 SPIRIT DRIVE, CHESTERFIELD MO 63005-1243, address filed with court:, Mohela, Attn: Bankruptcy, 633 Spirit Dr, Chesterfield, MO 63005
5698559	*P++	MOHELA, CLAIMS DEPARTMENT, 633 SPIRIT DRIVE, CHESTERFIELD MO 63005-1243, address filed with court:, Mohela, Attn: Bankruptcy, 633 Spirit Dr, Chesterfield, MO 63005
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5698564	*P++	MOHELA, CLAIMS DEPARTMENT, 633 SPIRIT DRIVE, CHESTERFIELD MO 63005-1243, address filed with court:, Mohela, Attn: Bankruptcy, 633 Spirit Dr, Chesterfield, MO 63005
5698565	*P++	MOHELA, CLAIMS DEPARTMENT, 633 SPIRIT DRIVE, CHESTERFIELD MO 63005-1243, address filed with court:, Mohela, Attn: Bankruptcy, 633 Spirit Dr, Chesterfield, MO 63005
5698566	*P++	MOHELA, CLAIMS DEPARTMENT, 633 SPIRIT DRIVE, CHESTERFIELD MO 63005-1243, address filed with court:, Mohela, Attn: Bankruptcy, 633 Spirit Dr, Chesterfield, MO 63005
5698567	*P++	MOHELA, CLAIMS DEPARTMENT, 633 SPIRIT DRIVE, CHESTERFIELD MO 63005-1243, address filed with court:, Mohela, Attn: Bankruptcy, 633 Spirit Dr, Chesterfield, MO 63005
5698568	*P++	MOHELA, CLAIMS DEPARTMENT, 633 SPIRIT DRIVE, CHESTERFIELD MO 63005-1243, address filed with court:, Mohela, Attn: Bankruptcy, 633 Spirit Dr, Chesterfield, MO 63005

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Page 3 of 3  
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5698570	*P++	MOHELA, CLAIMS DEPARTMENT, 633 SPIRIT DRIVE, CHESTERFIELD MO 63005-1243, address filed with court:, Mohela, Attn: Bankruptcy, 633 Spirit Dr, Chesterfield, MO 63005
5698571	*P++	MOHELA, CLAIMS DEPARTMENT, 633 SPIRIT DRIVE, CHESTERFIELD MO 63005-1243, address filed with court:, Mohela, Attn: Bankruptcy, 633 Spirit Dr, Chesterfield, MO 63005
5698572	*P++	MOHELA, CLAIMS DEPARTMENT, 633 SPIRIT DRIVE, CHESTERFIELD MO 63005-1243, address filed with court:, Mohela, Attn: Bankruptcy, 633 Spirit Dr, Chesterfield, MO 63005
5698573	*P++	MOHELA, CLAIMS DEPARTMENT, 633 SPIRIT DRIVE, CHESTERFIELD MO 63005-1243, address filed with court:, Mohela, Attn: Bankruptcy, 633 Spirit Dr, Chesterfield, MO 63005
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5698575	*P++	MOHELA, CLAIMS DEPARTMENT, 633 SPIRIT DRIVE, CHESTERFIELD MO 63005-1243, address filed with court:, Mohela, Attn: Bankruptcy, 633 Spirit Dr, Chesterfield, MO 63005
5698576	*P++	MOHELA, CLAIMS DEPARTMENT, 633 SPIRIT DRIVE, CHESTERFIELD MO 63005-1243, address filed with court:, Mohela, Attn: Bankruptcy, 633 Spirit Dr, Chesterfield, MO 63005
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5698578	*P++	MOHELA, CLAIMS DEPARTMENT, 633 SPIRIT DRIVE, CHESTERFIELD MO 63005-1243, address filed with court:, Mohela, Attn: Bankruptcy, 633 Spirit Dr, Chesterfield, MO 63005
5698579	*P++	MOHELA, CLAIMS DEPARTMENT, 633 SPIRIT DRIVE, CHESTERFIELD MO 63005-1243, address filed with court:, Mohela, Attn: Bankruptcy, 633 Spirit Dr, Chesterfield, MO 63005
5698580	*P++	MOHELA, CLAIMS DEPARTMENT, 633 SPIRIT DRIVE, CHESTERFIELD MO 63005-1243, address filed with court:, Mohela, Attn: Bankruptcy, 633 Spirit Dr, Chesterfield, MO 63005
5698581	*P++	MOHELA, CLAIMS DEPARTMENT, 633 SPIRIT DRIVE, CHESTERFIELD MO 63005-1243, address filed with court:, Mohela, Attn: Bankruptcy, 633 Spirit Dr, Chesterfield, MO 63005
5698582	*P++	MOHELA, CLAIMS DEPARTMENT, 633 SPIRIT DRIVE, CHESTERFIELD MO 63005-1243, address filed with court:, Mohela, Attn: Bankruptcy, 633 Spirit Dr, Chesterfield, MO 63005

TOTAL: 0 Undeliverable, 38 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

**I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 27, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 25, 2025 at the address(es) listed below:**

<b>Name</b>	<b>Email Address</b>
Denise E. Carlon	on behalf of Creditor PENNYMAC LOAN SERVICES LLC bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com
Jack N Zaharopoulos	ecf_pahu_alt@trustee13.com
Matthew Lazarus	on behalf of Debtor 1 Rose A Harbaugh matthew@lazaruslawoffice.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 4

**LOCAL BANKRUPTCY FORM 3015-1****IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA****IN RE:**  
**Rose Harbaugh****CHAPTER: Chapter 13****CASE NO.****Debtor(s)**☒ ORIGINAL PLAN**Enter #** Number of Motions to Avoid Liens**Enter #** Number of Motions to Value Collateral**AMENDED CHAPTER 13 PLAN****NOTICES**

Debtors must check one box on each line to state whether or not the plan includes each of the following items. If an item is checked as "Not Included" or if both boxes are checked or if neither box is checked, the provision will be ineffective if set out later in the plan.

1	The plan contains nonstandard provisions, set out in § 9, which are not included in the standard plan as approved by the U.S. Bankruptcy Court for the Middle District of Pennsylvania.	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not Included
2	The plan contains a limit on the amount of a secured claim, set out in § 2.E, which may result in a partial payment or no payment at all to the secured creditor.	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not Included
3	The plan avoids a judicial lien or nonpossessory, nonpurchase- money security interest, set out in § 2.G	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not Included

**YOUR RIGHTS WILL BE AFFECTED**

READ THIS PLAN CAREFULLY. If you oppose any provision of this plan, you must file a timely written objection. This plan may be confirmed and become binding on you without further notice or hearing unless a written objection is filed before the deadline stated on the Notice issued in connection with the filing of the plan.

**1. PLAN FUNDING AND LENGTH OF PLAN.****A. Plan Payments From Future Income**

1. To date, the Debtor paid **\$0.00** (enter \$0 if no payments have been made to the Trustee to date). Debtor shall pay to the Trustee for the remaining term of the plan the following payments. If applicable, in addition to monthly plan payments, Debtor shall make conduit payments through the Trustee as set forth below. The total base plan is \$ [Enter text here](#) plus other payments and property stated in § 1B below:

Start mm/yyyy	End mm/yyyy	Plan Payment	Estimated Conduit Payment	Total Monthly Payment	Total Payment Over Plan Tier
04/2025	04/2029	\$266.00			\$266.00
				Total Payments:	<b>\$15,960.00</b>

2. If the plan provides for conduit mortgage payments, and the mortgagee notifies the Trustee that a different payment is due, the Trustee shall notify the Debtor and any attorney for the Debtor, in writing, to adjust the conduit payments and the plan funding. Debtor must pay all post-petition mortgage payments that come due before the initiation of conduit mortgage payments.
3. Debtor shall ensure that any wage attachments are adjusted when necessary to conform to the terms of the plan.
4. *Check One:*
- ☒ Debtor is at or under median income.

**B. Additional Plan Funding From Liquidation of Assets/Other**

1. The Debtor estimates that the liquidation value of this estate is **\$11,767.00**. (Liquidation value is calculated as the value of all non-exempt assets after the deduction of valid liens and encumbrances and before the deduction of Trustee fees and priority claims.)

*Check one of the following two lines:*

☒ No assets will be liquidated. *If this is checked, skip § 1.B.2 and complete § 1.B.3 if applicable.*

☐ Certain assets will be liquidated as follows:

2. In addition to the above specified plan payments, Debtor shall dedicate to the plan proceeds in the estimated amount of \$ [Enter text here](#) from the sale of property known and designated as [Enter text here](#). All sales shall be completed by [Date](#). If the property does not sell by the date specified, then the disposition of the property shall be as follows: [Enter text here](#)
3. Other payments from any source(s) (describe specifically) shall be paid to the Trustee as follows: [Enter text here](#)

## 2. SECURED CLAIMS.

### A. Pre-Confirmation Distributions. *Check One:*

☒ None.

### B. Mortgages (Including Claims Secured by Debtor's Principal Residence) and Other Direct Payments by Debtor. *Check One:*

☐ None.  
*If this is checked, the rest of § 2.B need not be completed or reproduced.*

☒ Payments will be made by the Debtor directly to the creditor according to the original contract terms, and without modification of those terms unless otherwise agreed to by the contracting parties. All liens survive the plan if not avoided or paid in full under the plan.

Name of Creditor	Description of Collateral	Last Four Digits of Account Number
Fulton Bank	Jeep Compass	
Pennymac	18 S. 6 <sup>th</sup> Ave	

**C. Arrears (Including, but not limited to, claims secured by Debtor's principal residence).** *Check One:*

☒ None.

**D. Other secured claims (conduit payments and claims for which a § 506 valuation is not applicable, etc.)** *Check One:*

☒ None.

**E. Secured claims for which a § 506 valuation is applicable.** *Check One:*

☒ None.

**F. Surrender of Collateral.** *Check One:*

☒ None.

**G. Lien Avoidance.** *Do not use for mortgages or for statutory liens, such as tax liens. Check One:*

☒ None.

**3. PRIORITY CLAIMS.**

**A. Administrative Claims**

1. Trustee's Fees. Percentage fees payable to the Trustee will be paid at the rate fixed by the United States Trustee.
2. Attorney's fees. Complete only one of the following options:
  - a. In addition to the retainer of **\$1,911.00** already paid by the Debtor, the amount of **\$2,589.00** in the plan. This represents the unpaid balance of the presumptively reasonable fee specified in L.B.R. 2016-2(c); or
  - b. \$ [Enter text here](#) per hour, with the hourly rate to be adjusted in accordance with the terms of the written fee agreement between the Debtor and the attorney. Payment of such lodestar compensation shall require a separate fee application with the compensation approved by the Court pursuant to L.B.R. 2016-2(b).

3. Other. Other administrative claims not included in §§ 3.A.1 or 3.A.2 above. *Check one:*

☒ None.

**B. Priority Claims (including certain Domestic Support Obligations).**

Allowed unsecured claims entitled to priority under § 1322(a) will be paid in full unless modified under §9.

Name of Creditor	Estimated Total Payment

**C. Domestic Support Obligations assigned to or owed to a governmental unit under 11 U.S.C. §507(a)(1)(B).** *Check one:*

☒ None.

**4. UNSECURED CLAIMS.**

**A. Claims of Unsecured Nonpriority Creditors Specially Classified.** *Check one:*

☒ None.

**B. Remaining allowed unsecured claims will receive a pro-rata distribution of funds remaining after payment of other classes.**

**5. EXECUTORY CONTRACTS AND UNEXPIRED LEASES.** *Check one:*

☒ None.

**6. VESTING OF PROPERTY OF THE ESTATE.**

**Property of the estate will vest in the Debtor upon**

*Check the applicable line:*



- ☒ plan confirmation.
- ☐ entry of discharge.
- ☐ closing of case.

**7. DISCHARGE:** *(Check one)*

- ☒ The debtor will seek a discharge pursuant to § 1328(a).
- ☐ The debtor is not eligible for a discharge because the debtor has previously received a discharge described in § 1328(f).

**8. ORDER OF DISTRIBUTION:**

If a pre-petition creditor files a secured, priority or specially classified claim after the bar date, the Trustee will treat the claim as allowed, subject to objection by the Debtor.

Payments from the plan will be made by the Trustee in the following order:

Level 1: [Enter text here](#)

Level 2: [Enter text here](#)

Level 3: [Enter text here](#)

Level 4: [Enter text here](#)

Level 5: [Enter text here](#)

Level 6: [Enter text here](#)

Level 7: [Enter text here](#)

Level 8: [Enter text here](#)

*If the above Levels are filled in, the rest of § 8 need not be completed or reproduced.* If the above Levels are not filled-in, then the order of distribution of plan payments will be determined by the Trustee using the following as a guide:

Level 1: Adequate protection payments.

Level 2: Debtor's attorney's fees.

Level 3: Domestic Support Obligations.

Level 4: Priority claims, pro rata.

Level 5: Secured claims, pro rata.

Level 6: Specially classified unsecured claims.

Level 7: Timely filed general unsecured claims.

Level 8: Untimely filed general unsecured claims to which the Debtor has not objected.

**9. NONSTANDARD PLAN PROVISIONS.**

Include the additional provisions below or on an attachment. Any nonstandard provision placed elsewhere in the plan is void. (NOTE: The plan and any attachment must be filed as one document, not as a plan and exhibit.)

[Enter text here](#)

Dated: March 20, 2024

/s/ Matthew H. Lazarus, Esq.  
Attorney for Debtor

Rose Harbaugh  
Debtor

[Enter text here](#)  
Joint Debtor

By filing this document, the debtor, if not represented by an attorney, or the Attorney for Debtor also certifies that this plan contains no nonstandard provisions other than those set out in § 9.